

**Information to identify the case:**

Debtor 1 **David P. Amoruso**

Social Security number or ITIN **xxx-xx-5554**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **17-28196**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David P. Amoruso

December 19, 2017

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 David P. Amoruso  
 Debtor

Case No. 17-28196-PSH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Dec 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2017.

db +David P. Amoruso, 151 N. Hickory St., Braidwood, IL 60408-1434  
 26028746 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 26028747 +Creditors Discount & A, 415 E Main St, Streator, IL 61364-2927  
 26028749 +Epic Group, 150 W High St, Morris, IL 60450-1463  
 26028750 +First National Collection Bureau, Dept 21377, PO Box 1259, Oaks, PA 19456-1259  
 26028755 +Michael R Naughton, Attorney at Law, PO Box 10, Manhattan, IL 60442-0010  
 26028756 +Morris Hospital, 150 W. High Street, Morris, IL 60450-1497  
 26028757 +Physicians of Morris Hospital, 150 West High Street, Morris, IL 60450-1497  
 26028758 +Riverside Medical SC, 3405 N Arlington Heights Road, Arlington Heights, IL 60004-1581

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr

+EDI: QPNMETROU.COM Dec 20 2017 00:48:00 Peter N Metrou, Metrou & Associates PC,  
 123 W Washington St Suite 216, Oswego, IL 60543-1049  
 26028748 +EDI: DCI.COM Dec 20 2017 00:49:00 Diversified Consultant, 10550 Deerwood Park Blvd,  
 Jacksonville, FL 32256-0596  
 26028752 +EDI: AMINFOFP.COM Dec 20 2017 00:48:00 First Premier Bank, 3820 N. Louise Ave.,  
 Sioux Falls, SD 57107-0145  
 26028751 +EDI: AMINFOFP.COM Dec 20 2017 00:48:00 First Premier Bank, Bankruptcy Department,  
 PO Box 5523, Sioux Falls, SD 57117-5523  
 26028754 EDI: IRS.COM Dec 20 2017 00:49:00 IRS, Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 26028753 E-mail/Text: rev.bankruptcy@illinois.gov Dec 20 2017 01:16:58  
 Illinois Department of Revenue, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0338  
 26028759 EDI: NEXTEL.COM Dec 20 2017 00:48:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191  
 26028760 EDI: NEXTEL.COM Dec 20 2017 00:48:00 Sprint Corp., Attn: Bankruptcy Dept., PO Box 7949,  
 Overland Park, KS 66207-0949

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2017 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 David P. Amoruso [davidsiegelbk@gmail.com](mailto:davidsiegelbk@gmail.com),  
[davidsiegel@hotmail.com](mailto:davidsiegel@hotmail.com); [R41057@notify.bestcase.com](mailto:R41057@notify.bestcase.com); [johnellmannlaw@gmail.com](mailto:johnellmannlaw@gmail.com)  
 Patrick S Layng [USTPRegion11.ES.ECF@usdoj.gov](mailto:USTPRegion11.ES.ECF@usdoj.gov)  
 Peter N Metrou [trustee7@metandnem.com](mailto:trustee7@metandnem.com), [met.trustee7@att.net](mailto:met.trustee7@att.net), [pmetrou@ecf.epiqsystems.com](mailto:pmetrou@ecf.epiqsystems.com)  
 TOTAL: 3